

JC18 Rec'd PCT/PTC 22 APR 2005

PATENTIN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: ISRAEL HIRSHBERG ART UNIT:
SERIAL NO.: 10/ EXAMINER:
FILED: CONCURRENTLY HEREWITH
P.C.T. APPLICATION NO.: PCT/IL2003/000775
P.C.T. INTERNATIONAL FILING DATE: SEPTEMBER 26, 2003
PRIORITY CLAIM: SEPTEMBER 26, 2002
TITLE: INSURANCE PLAN

INFORMATION DISCLOSURE STATEMENT

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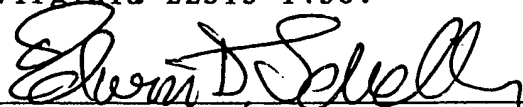
Dear Sir:

In accordance with 37 C.F.R. §1.56, Applicant wishes
to call the attention of the Examiner to the following
references:

<u>U.S. Patent No.</u>	<u>Inventor</u>	<u>Issue Date</u>
4,252,427	F. Brecht et al.	February 24, 1981
5,241,466	V. Perry et al.	August 31, 1993

"Express Mail" mailing label number ED 282855640 US
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Edwin D. Schindler, Reg. No. 31,459

April 22, 2005
Date

A copy of each of the references is submitted herewith along with Form PTO-1449.

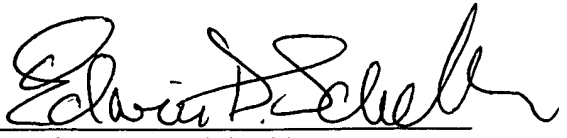
The enclosed references were cited by the United States Patent and Trademark Office, acting as the International Searching Authority, in connection with Applicant's corresponding P.C.T. application, No. PCT/IL2003/000775, filed September 26, 2003, and claiming priority from an Israeli patent application, filed September 26, 2002. The P.C.T. International Search Report is enclosed. The relevance portions of the art cited is noted in the International Search Report.

These citations do not constitute an admission by Applicant that the references are relevant or material to the patentability of the claims.

Inasmuch as the present Information Disclosure Statement is being filed prior to issuance of a first Office Action on the merits, no fee for its submission is submitted to be due.

Respectfully submitted,

ISRAEL HIRSHBERG

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Complete if Known 10/532640

Application Number	PCT/IL2003/000775
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Filing Date	September 26, 2003
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First Named Inventor	Israel Hirshberg
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Art Unit

Examiner Name

Attorney Docket Number

Sheet	1	of	1
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U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to office. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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